

State of Washington  
Office of the Insurance Commissioner  
2000 Washington Market Share and Loss Ratio  
Line of Business: Other Passenger Auto Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$183.911	12.64%	\$183.534	\$122.129	66.54%
2	State Farm Mut Auto Ins Co	25178	IL	\$180.031	12.38%	\$191.209	\$145.966	76.34%
3	Allstate Ins Co	19232	IL	\$119.087	8.19%	\$118.689	\$73.584	62.00%
4	Safeco Ins Co Of IL	39012	IL	\$98.707	6.79%	\$92.853	\$83.108	89.50%
5	Pemco Mut Ins Co	24341	WA	\$72.965	5.02%	\$76.079	\$48.144	63.28%
6	Allstate Ind Co	19240	IL	\$52.964	3.64%	\$56.881	\$46.173	81.18%
7	United Services Auto Assoc	25941	TX	\$40.797	2.80%	\$40.462	\$35.000	86.50%
8	Mid-Century Ins Co	21687	CA	\$36.395	2.50%	\$36.065	\$27.045	74.99%
9	Pemco Ins Co	18805	WA	\$34.156	2.35%	\$34.636	\$25.005	72.19%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$32.895	2.26%	\$33.546	\$24.170	72.05%
11	USAA Cas Ins Co	25968	TX	\$30.194	2.08%	\$29.699	\$24.438	82.29%
12	Hartford Underwriters Ins Co	30104	CT	\$28.537	1.96%	\$27.677	\$22.094	79.83%
13	Geico General Ins Co	35882	MD	\$27.373	1.88%	\$25.635	\$21.301	83.09%
14	First Natl Ins Co Of Amer	24724	WA	\$23.135	1.59%	\$22.839	\$21.846	95.65%
15	Nationwide Mut Ins Co	23787	OH	\$20.342	1.40%	\$19.914	\$13.702	68.81%
16	Grange Ins Assn	22101	WA	\$19.910	1.37%	\$19.925	\$13.438	67.44%
17	Viking Ins Co Of WI	13137	CO	\$19.142	1.32%	\$18.707	\$10.951	58.54%
18	Unigard Ins Co	25747	WA	\$18.681	1.28%	\$18.534	\$13.583	73.29%
19	Government Employees Ins Co	22063	MD	\$17.948	1.23%	\$17.482	\$13.544	77.47%
20	Dairvland Ins Co	21164	WI	\$17.700	1.22%	\$18.139	\$10.992	60.60%
21	Continental Ins Co	35289	NH	\$15.442	1.06%	\$14.992	\$6.442	42.97%
22	General Ins Co Of Amer	24732	WA	\$13.957	0.96%	\$14.279	\$12.059	84.45%
23	State Farm Fire And Cas Co	25143	IL	\$13.206	0.91%	\$14.481	\$11.362	78.46%
24	Guaranty Natl Ins Co	11401	CO	\$12.392	0.85%	\$12.499	\$9.003	72.03%
25	Country Mut Ins Co	20990	IL	\$11.909	0.82%	\$11.740	\$10.723	91.34%
26	Liberty Mut Fire Ins Co	23035	MA	\$11.565	0.80%	\$11.122	\$8.078	72.63%
27	Progressive Northern Ins Co	38628	WI	\$11.086	0.76%	\$11.891	\$9.601	80.74%
28	Metropolitan Cas Ins Co	40169	RI	\$10.909	0.75%	\$10.446	\$5.989	57.33%
29	Geico Cas Co	41491	MD	\$10.534	0.72%	\$9.812	\$6.195	63.13%
30	Nationwide Mut Fire Ins Co	23779	OH	\$10.088	0.69%	\$10.148	\$6.625	65.28%
31	North Pacific Ins Co	23892	OR	\$9.717	0.67%	\$10.621	(\$5.244)	(49.37)%
32	Progressive American Ins Co	24252	FL	\$9.395	0.65%	\$9.714	\$6.774	69.73%
33	Progressive Northwestern Ins Co	42919	WA	\$9.376	0.64%	\$7.946	\$5.600	70.49%
34	Geico Ind Co	22055	MD	\$8.865	0.61%	\$8.097	\$6.113	75.50%
35	Financial Ind Co	19852	CA	\$8.392	0.58%	\$7.544	\$3.486	46.21%
36	Progressive Preferred Ins Co	37834	OH	\$8.297	0.57%	\$7.189	\$5.181	72.07%
37	Progressive Classic Ins Co	42994	WI	\$7.055	0.49%	\$9.847	\$7.220	73.32%
38	Travelers Ind Co Of Amer	25666	CT	\$6.650	0.46%	\$6.357	\$6.037	94.97%
39	21st Century Ins Co	12963	CA	\$6.504	0.45%	\$6.042	\$5.282	87.43%
40	Progressive Cas Ins Co	24260	OH	\$6.478	0.45%	\$6.287	\$5.138	81.73%
All 210 Other Companies				\$177.931	12.23%	\$183.749	\$134.834	73.38%
Totals (Loss Ratio is average)				\$1,454.618	100.00%	\$1,467.306	\$1,062.711	72.43%

(1)Excluding all Loss Adjustment Expenses (LAE)